

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: PARFITT, ROBERT WILSON
PARFITT, KAREN ANN

§ Case No. 09-74846

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JAMES E. STEVENS, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$193,784.00
(without deducting any secured claims)

Assets Exempt: \$37,160.00

Total Distribution to Claimants: \$365.21

Claims Discharged
Without Payment: \$60,743.53

Total Expenses of Administration: \$2,635.74

3) Total gross receipts of \$ 3,000.95 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$3,000.95 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$269,158.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	250.00	2,385.74	2,635.74	2,635.74
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	57,135.08	40,620.66	40,620.66	365.21
TOTAL DISBURSEMENTS	\$326,543.08	\$43,006.40	\$43,256.40	\$3,000.95

4) This case was originally filed under Chapter 7 on October 30, 2009.
The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/21/2010 By: /s/JAMES E. STEVENS
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Debra Szafranowicz - preference payments	1241-000	3,000.00
Interest Income	1270-000	0.95
TOTAL GROSS RECEIPTS		\$3,000.95

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Chase Manhattan Mortgage	4110-000	231,332.00	N/A	N/A	0.00
NOTFILED	Hsbc/rs	4110-000	31,379.00	N/A	N/A	0.00
NOTFILED	Wfs Financial Wachovia Dealer Services	4110-000	6,447.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$269,158.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JAMES E. STEVENS	2100-000	N/A	750.24	750.24	750.24
U.S. Bankruptcy Clerk	2700-000	N/A	0.00	250.00	250.00
Barrick, Switzer, Long, Balsley & Van Evera	3110-000	N/A	1,635.50	1,635.50	1,635.50

TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES	N/A	2,385.74	2,635.74	2,635.74
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EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES	N/A	0.00	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Roundup Funding, LLC	7100-000	716.00	716.77	716.77	6.45
2	PYOD LLC its successors and assigns as assignee of	7100-000	N/A	116.53	116.53	1.05
3	TARGET NATIONAL BANK	7100-000	468.00	468.82	468.82	4.22
4	Chase Bank USA, N.A.	7100-000	10,761.00	10,761.33	10,761.33	96.75
5	Chase Bank USA, N.A.	7100-000	5,738.00	5,738.66	5,738.66	51.59
6	Atlas Acquisitions LLC	7100-000	3,611.00	3,611.40	3,611.40	32.47
7	Us Dept Of Education	7100-000	10,200.00	11,026.26	11,026.26	99.13
8	Us Dept Of Education	7100-000	N/A	4,354.91	4,354.91	39.15
9	Cary Grove Foot & Ankle Center	7100-000	540.00	540.26	540.26	4.86
10	Capital Recovery III LLC As Assignee of GE Capital	7100-000	3,127.00	1,596.19	1,596.19	14.35
11	Capital Recovery III LLC As Assignee of HSBC/Orcha	7100-000	1,486.00	727.16	727.16	6.54
12	CACH, LLC	7100-000	N/A	962.37	962.37	8.65
NOTFILED	McHenry Dental Specialists LLC	7100-000	286.00	N/A	N/A	0.00
NOTFILED	Medical Business Burea	7100-000	443.00	N/A	N/A	0.00
NOTFILED	Illinois State Toll Highway Authori Violation Processing	7100-000	354.00	N/A	N/A	0.00

NOTFILED	Keyfinserv	7100-000	324.00	N/A	N/A	0.00
NOTFILED	Jb Robinson	7100-000	1,032.00	N/A	N/A	0.00
NOTFILED	MEA-SJ Care Centers	7100-000	83.00	N/A	N/A	0.00
NOTFILED	Merrick Bank	7100-000	1,452.00	N/A	N/A	0.00
NOTFILED	Solberg & Kennedy Llc	7100-000	913.00	N/A	N/A	0.00
NOTFILED	Quest Diagnostics	7100-000	276.00	N/A	N/A	0.00
NOTFILED	Sterling Jewelers Inc.	7100-000	1,033.00	N/A	N/A	0.00
NOTFILED	Quest Diagnostics	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Trg Account Services	7100-000	153.00	N/A	N/A	0.00
NOTFILED	Premier Credit Corporation	7100-000	561.08	N/A	N/A	0.00
NOTFILED	Provena Health, St. Joseph Hospital	7100-000	213.00	N/A	N/A	0.00
NOTFILED	NCO - Medclr	7100-000	68.00	N/A	N/A	0.00
NOTFILED	Moraine Emergency Physicians	7100-000	380.00	N/A	N/A	0.00
NOTFILED	NCO - Medclr	7100-000	42.00	N/A	N/A	0.00
NOTFILED	Hsbc/rs Hsbc Retail Services	7100-000	9,800.00	N/A	N/A	0.00
NOTFILED	Attn: Bankruptcy					
NOTFILED	Nco Financial Systems	7100-000	68.00	N/A	N/A	0.00
NOTFILED	Creditors Collection B	7100-000	459.00	N/A	N/A	0.00
NOTFILED	Credit One Bank	7100-000	40.00	N/A	N/A	0.00
NOTFILED	Hilco Rec	7100-000	717.00	N/A	N/A	0.00
NOTFILED	Harris & Harris Ltd	7100-000	138.00	N/A	N/A	0.00
NOTFILED	Certified Services Inc	7100-000	162.00	N/A	N/A	0.00
NOTFILED	Amer Rec Sys	7100-000	366.00	N/A	N/A	0.00
NOTFILED	Advocate Good Shepherd Hospital	7100-000	133.00	N/A	N/A	0.00
NOTFILED	Hsbc Bank	7100-000	992.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			57,135.08	40,620.66	40,620.66	365.21

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-74846

Case Name: PARFITT, ROBERT WILSON

PARFITT, KAREN ANN

Period Ending: 12/21/10

Trustee: (330420) JAMES E. STEVENS

Filed (f) or Converted (c): 10/30/09 (f)

§341(a) Meeting Date: 12/09/09

Claims Bar Date: 03/24/10

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	62 Fairfield Lane	175,000.00	0.00	DA	0.00	FA
2	Cash with debtors	200.00	0.00	DA	0.00	FA
3	Checking account ending with 9007, Charter One B	500.00	0.00	DA	0.00	FA
4	Checking account ending with 9119, Charter One B	50.00	0.00	DA	0.00	FA
5	Misc. household goods with debtors	1,450.00	0.00	DA	0.00	FA
6	Misc. books and CD's with debtors	100.00	0.00	DA	0.00	FA
7	Misc. clothes with debtors	300.00	0.00	DA	0.00	FA
8	Misc. jewelry with debtors	400.00	0.00	DA	0.00	FA
9	Misc. hobby and sports equipment with debtors	100.00	0.00	DA	0.00	FA
10	Whole life with Farmers Insurance Group, Los Ang	320.00	0.00	DA	0.00	FA
11	Whole life insurance with Farmers Insurance Grou	349.00	0.00	DA	0.00	FA
12	Term-life insurance with AARP	0.00	0.00	DA	0.00	FA
13	Term-life insurance with Stonebridge	0.00	0.00	DA	0.00	FA
14	Term-life insurance with Stonebridge	0.00	0.00	DA	0.00	FA
15	401(k) through employer Fred Meyers Jewelers, Du	Unknown	0.00	DA	0.00	FA
16	2005 Chrysler PT Cruiser with 45,000 miles	4,655.00	0.00	DA	0.00	FA
17	2001 Buick Century with 62,000 miles	3,190.00	0.00	DA	0.00	FA
18	1996 Oldsmobile Achieva with 103,000 miles	770.00	0.00	DA	0.00	FA
19	Debra Szafranowicz - preference payments (u) (See Footnote)	6,400.00	6,400.00	DA	3,000.00	FA
Int	INTEREST (u)	Unknown	N/A		0.95	FA
20	Assets Totals (Excluding unknown values)	\$193,784.00	\$6,400.00		\$3,000.95	\$0.00

RE PROP# 19 ORDER ENTERED 3/29/2010 COMPROMISING A CONTROVERSY AND SETTLING FOR \$3,000.00

Major Activities Affecting Case Closing:

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 09-74846 **Trustee:** (330420) JAMES E. STEVENS
Case Name: PARFITT, ROBERT WILSON **Filed (f) or Converted (c):** 10/30/09 (f)
PARFITT, KAREN ANN **§341(a) Meeting Date:** 12/09/09
Period Ending: 12/21/10 **Claims Bar Date:** 03/24/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): August 31, 2010

Current Projected Date Of Final Report (TFR): September 15, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-74846

Case Name: PARFITT, ROBERT WILSON
PARFITT, KAREN ANN

Taxpayer ID #: **-***6554

Period Ending: 12/21/10

Trustee: JAMES E. STEVENS (330420)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****66-65 - Money Market Account

Blanket Bond: \$166,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/10/10	{19}	Debra Szafranowicz	payment on preference	1241-000	1,000.00		1,000.00
03/10/10	{19}	Debra Szafranowicz	payment on preference	1241-000	1,000.00		2,000.00
03/10/10	{19}	Debra Szafranowicz	payment on preference	1241-000	1,000.00		3,000.00
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.08		3,000.08
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.02		3,000.10
04/06/10		Wire out to BNYM account 9200*****6665	Wire out to BNYM account 9200*****6665	9999-000	-3,000.10		0.00
ACCOUNT TOTALS					0.00	0.00	\$0.00
Less: Bank Transfers					-3,000.10	0.00	
Subtotal					3,000.10	0.00	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$3,000.10	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-74846

Case Name: PARFITT, ROBERT WILSON

PARFITT, KAREN ANN

Taxpayer ID #: **-***6554

Period Ending: 12/21/10

Trustee: JAMES E. STEVENS (330420)

Bank Name: The Bank of New York Mellon

Account: 9200-*****66-65 - Money Market Account

Blanket Bond: \$166,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****6665	Wire in from JPMorgan Chase Bank, N.A. account *****6665	9999-000	3,000.10		3,000.10
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.14		3,000.24
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.18		3,000.42
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.17		3,000.59
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.18		3,000.77
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.17		3,000.94
09/15/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.01		3,000.95
09/15/10		To Account #9200*****6666	transfer to close money market account	9999-000		3,000.95	0.00

ACCOUNT TOTALS 3,000.95 3,000.95 \$0.00

Less: Bank Transfers 3,000.10 3,000.95

Subtotal 0.85 0.00

Less: Payments to Debtors 0.00

NET Receipts / Disbursements 0.85 0.00

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-74846

Case Name: PARFITT, ROBERT WILSON
PARFITT, KAREN ANN

Taxpayer ID #: **6554

Period Ending: 12/21/10

Trustee: JAMES E. STEVENS (330420)

Bank Name: The Bank of New York Mellon

Account: 9200-*****66-66 - Checking Account

Blanket Bond: \$166,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #}/ Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/15/10		From Account #9200*****6665	transfer to close money market account	9999-000	3,000.95		3,000.95
11/03/10	101	U.S. Bankruptcy Clerk	Dividend paid 100.00% on \$250.00, Clerk of the Court Costs (includes adversary and other filing fees); Reference:	2700-000		250.00	2,750.95
11/03/10	102	Barrick, Switzer, Long, Balsley & Van Evera	Dividend paid 100.00% on \$1,635.50, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,635.50	1,115.45
11/03/10	103	JAMES E. STEVENS	Dividend paid 100.00% on \$750.24, Trustee Compensation; Reference:	2100-000		750.24	365.21
11/03/10	104	Roundup Funding, LLC	Dividend paid 0.89% on \$716.77; Claim# 1; Filed: \$716.77; Reference:	7100-000		6.45	358.76
11/03/10	105	Atlas Acquisitions LLC	Dividend paid 0.89% on \$3,611.40; Claim# 6; Filed: \$3,611.40; Reference:	7100-000		32.47	326.29
11/03/10	106	Capital Recovery III LLC As Assignee of GE Capital	Dividend paid 0.89% on \$1,596.19; Claim# 10; Filed: \$1,596.19; Reference:	7100-000		14.35	311.94
11/03/10	107	Capital Recovery III LLC As Assignee of HSBC/Orcha	Dividend paid 0.89% on \$727.16; Claim# 11; Filed: \$727.16; Reference:	7100-000		6.54	305.40
11/03/10	108	CACH, LLC	Dividend paid 0.89% on \$962.37; Claim# 12; Filed: \$962.37; Reference:	7100-000		8.65	296.75
11/03/10	109	U.S. Bankruptcy Court	COMBINED SMALL CHECK			10.13	286.62
			Dividend paid 0.89% on \$116.53; Claim# 2; Filed: \$116.53	1.05 7100-000			286.62
			Dividend paid 0.89% on \$468.82; Claim# 3; Filed: \$468.82	4.22 7100-000			286.62
			Dividend paid 0.89% on \$540.26; Claim# 9; Filed: \$540.26	4.86 7100-000			286.62
11/03/10	110	Chase Bank USA, N.A.	Combined Check for Claims#4,5			148.34	138.28
			Dividend paid 0.89% on \$10,761.33; Claim# 4; Filed: \$10,761.33	96.75 7100-000			138.28
			Dividend paid 0.89% on \$5,738.66; Claim# 5; Filed: \$5,738.66	51.59 7100-000			138.28
11/03/10	111	Us Dept Of Education	Combined Check for Claims#7,8			138.28	0.00
			Dividend paid 0.89% on \$11,026.26; Claim# 7; Filed: \$11,026.26	99.13 7100-000			0.00
			Dividend paid 0.89% on	39.15 7100-000			0.00

Subtotals :

\$3,000.95

\$3,000.95

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-74846

Case Name: PARFITT, ROBERT WILSON
PARFITT, KAREN ANN

Taxpayer ID #: **-***6554

Period Ending: 12/21/10

Trustee: JAMES E. STEVENS (330420)

Bank Name: The Bank of New York Mellon

Account: 9200-*****66-66 - Checking Account

Blanket Bond: \$166,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
			\$4,354.91; Claim# 8; Filed: \$4,354.91				

ACCOUNT TOTALS	3,000.95	3,000.95	\$0.00
Less: Bank Transfers	3,000.95	0.00	
Subtotal	0.00	3,000.95	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$3,000.95	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # **-*****66-65	3,000.10	0.00	0.00
MMA # 9200-*****66-65	0.85	0.00	0.00
Checking # 9200-*****66-66	0.00	3,000.95	0.00
	\$3,000.95	\$3,000.95	\$0.00